

<i>SERFF Tracking Number:</i>	<i>UNSA-125811213</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40242</i>
<i>Company Tracking Number:</i>	<i>UNSA-125811213</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Med Supp Advertisement Internet Screens 2008</i>		
<i>Project Name/Number:</i>	<i>Med Supp Advertisement Internet Screens 2008/</i>		

Filing at a Glance

Company: USAA Life Insurance Company

Product Name: Med Supp Advertisement
Internet Screens 2008

TOI: MS06 Medicare Supplement - Other

Sub-TOI: MS06.000 Medicare Supplement -
Other

Filing Type: Advertisement

SERFF Tr Num: UNSA-125811213 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: UNSA-125811213

Co Status: Approved

Authors: Debbie Mann, Susan
Markey

Date Submitted: 09/12/2008

State Tr Num: 40242

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 10/13/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Med Supp Advertisement Internet Screens 2008

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Filing Status Changed: 10/13/2008

Deemer Date:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/09/2008

Corresponding Filing Tracking Number:

Per your department's requirements for Medicare Supplement, we are submitting a new Invite-to-Inquire advertisement for use in connection with USAA Life Insurance Company's Medicare Supplement product (Medsupp).

DESCRIPTION OF THE FORM

These are an Invite-to-Inquire internet content advertising screens. When the member selects "Learn More" for the

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Product Name:	Med Supp Advertisement Internet Screens 2008		
Project Name/Number:	Med Supp Advertisement Internet Screens 2008/		

Medicare Supplement Insurance on the 1st screen, they will receive the second screen.

NOTES TO AID IN YOUR REVIEW:

1. USAA Life Insurance Company markets Medicare Supplement insurance on a direct-response basis in 46 states.
2. We have an alliance with Humana (who offers Part C - Medicare Advantage and Part D - Prescription Drugs plans) so that our members can have choices other than our Medsupp insurance.
3. While we are filing our advertising with you for our product, MedSupp, due to our alliance as stated in #2, other Medicare related products are mentioned.
4. The descriptions and information of the other products mentioned (Parts C & D) have been filed with and approved by the appropriate authorities (CMS).

USAA is a diversified financial services organization, serving primarily the members of the United States military and their families. These individuals, referred to as "members" of USAA, expect to receive advice on significant life events, such as marriage, births, moving to a new location, and others.

Planning for and living in retirement is one example of a significant life event. Accordingly, in order to provide a true and complete picture of options available relating to health, we believe it is necessary to present the various Medicare-related options together in order for a consumer to make an informed decision.

Company and Contact

Filing Contact Information

Susan Markey, Compliance Analyst
9800 Fredericksburg Road
San Antonio, TX 78288

Susan.Markey@usaa.com
(800) 531-8000 [Phone]
(210) 498-6675[FAX]

Filing Company Information

USAA Life Insurance Company
9800 Fredericksburg Road
San Antonio, TX 78288

CoCode: 69663
Group Code: 200
Group Name:

State of Domicile: Texas
Company Type: Life
State ID Number:

<i>SERFF Tracking Number:</i>	<i>UNSA-125811213</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Med Supp Advertisement Internet Screens 2008</i>		
<i>Project Name/Number:</i>	<i>Med Supp Advertisement Internet Screens 2008/</i>		

(800) 531-8000 ext. [Phone]

FEIN Number: 74-1472662

SERFF Tracking Number: UNSA-125811213 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number: 40242
Company Tracking Number: UNSA-125811213
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Med Supp Advertisement Internet Screens 2008
Project Name/Number: Med Supp Advertisement Internet Screens 2008/

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$25 x 2 forms = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$50.00	09/12/2008	22470119

SERFF Tracking Number:	UNSA-125811213	State:	Arkansas
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Product Name:	Med Supp Advertisement Internet Screens 2008		
Project Name/Number:	Med Supp Advertisement Internet Screens 2008/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/13/2008	10/13/2008
Filed	Stephanie Fowler	10/09/2008	10/09/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Medicare Solutions	Form	Susan Markey	10/13/2008	10/13/2008
Medicare Supplement Insurance	Form	Susan Markey	10/13/2008	10/13/2008
Medicare Solutions	Form	Susan Markey	10/02/2008	10/02/2008
Medicare Supplement Insurance	Form	Susan Markey	10/02/2008	10/02/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
File Re-opened	Note To Filer	Stephanie Fowler	10/13/2008	10/13/2008
Form Schedule tab needs correct form number	Note To Reviewer	Susan Markey	10/10/2008	10/10/2008

<i>SERFF Tracking Number:</i>	<i>UNSA-125811213</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Med Supp Advertisement Internet Screens 2008</i>		
<i>Project Name/Number:</i>	<i>Med Supp Advertisement Internet Screens 2008/</i>		

Disposition

Disposition Date: 10/13/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	UNSA-125811213	State:	Arkansas
Filing Company:	USAA Life Insurance Company	State Tracking Number:	40242
Company Tracking Number:	UNSA-125811213		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Med Supp Advertisement Internet Screens 2008		
Project Name/Number:	Med Supp Advertisement Internet Screens 2008/		

Item Type	Item Name	Item Status	Public Access
Form (revised)	Medicare Solutions	Filed	Yes
Form	Medicare Solutions		Yes
Form (revised)	Medicare Supplement Insurance	Filed	Yes
Form	Medicare Supplement Insurance		Yes
Form	Medicare Solutions		Yes
Form	Medicare Supplement Insurance		Yes

<i>SERFF Tracking Number:</i>	<i>UNSA-125811213</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Med Supp Advertisement Internet Screens 2008</i>		
<i>Project Name/Number:</i>	<i>Med Supp Advertisement Internet Screens 2008/</i>		

Disposition

Disposition Date: 10/09/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	UNSA-125811213	State:	Arkansas
Filing Company:	USAA Life Insurance Company	State Tracking Number:	40242
Company Tracking Number:	UNSA-125811213		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Med Supp Advertisement Internet Screens 2008		
Project Name/Number:	Med Supp Advertisement Internet Screens 2008/		

Item Type	Item Name	Item Status	Public Access
Form (revised)	Medicare Solutions	Filed	Yes
Form	Medicare Solutions		Yes
Form (revised)	Medicare Supplement Insurance	Filed	Yes
Form	Medicare Supplement Insurance		Yes
Form	Medicare Solutions		Yes
Form	Medicare Supplement Insurance		Yes

SERFF Tracking Number: UNSA-125811213 State: Arkansas
 Filing Company: USAA Life Insurance Company State Tracking Number: 40242
 Company Tracking Number: UNSA-125811213
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: Med Supp Advertisement Internet Screens 2008
 Project Name/Number: Med Supp Advertisement Internet Screens 2008/

Amendment Letter

Amendment Date:

Submitted Date: 10/13/2008

Comments:

I have corrected the Forms Schedule Tab. (While the correct updated form is attachment, I apparently had my fingers on the wrong keys while updaing the "Form Schedule" so it reflected "9608" vs. "0908".) Thank you for your help in correcting this.. Susan Markey

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
88303_0908	Advertising	Medicare Solutions	Initial				63	88303_0908.pdf

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
88304_0908	Advertising	Medicare Supplement Insurance	Initial				46	88304_0908.pdf

SERFF Tracking Number: *UNSA-125811213* *State:* *Arkansas*
Filing Company: *USAA Life Insurance Company* *State Tracking Number:* *40242*
Company Tracking Number: *UNSA-125811213*
TOI: *MS06 Medicare Supplement - Other* *Sub-TOI:* *MS06.000 Medicare Supplement - Other*
Product Name: *Med Supp Advertisement Internet Screens 2008*
Project Name/Number: *Med Supp Advertisement Internet Screens 2008/*

Note To Filer

Created By:

Stephanie Fowler on 10/13/2008 11:06 AM

Last Edited By:

Stephanie Fowler

Submitted On:

10/13/2008 11:07 AM

Subject:

File Re-opened

Comments:

This submission is now re-opened.

SERFF Tracking Number: UNSA-125811213 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number: 40242
Company Tracking Number: UNSA-125811213
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Med Supp Advertisement Internet Screens 2008
Project Name/Number: Med Supp Advertisement Internet Screens 2008/

Note To Reviewer

Created By:

Susan Markey on 10/10/2008 10:51 AM

Last Edited By:

Susan Markey

Submitted On:

10/10/2008 10:52 AM

Subject:

Form Schedule tab needs correct form number

Comments:

While the correct updated form is attachment, I apparently had my fingers on the wrong keys while updaing the "Form Schedule" so it reflects "9608" vs. "0908". Can you edit this, or re-open the filing so that I can. My apologies for this oversight. Susan Markey

SERFF Tracking Number: UNSA-125811213 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number: 40242
Company Tracking Number: UNSA-125811213
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Med Supp Advertisement Internet Screens 2008
Project Name/Number: Med Supp Advertisement Internet Screens 2008/

Amendment Letter

Amendment Date:

Submitted Date: 10/02/2008

Comments:

We have updated the form from "0608" to the "0908". Please accept our apologies for the original form filed with typographical error. Thank you for your time with this filing. Susan Markey

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
88303-9608	Advertising	Medicare Solutions	Initial				63	88303-0908.pdf

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
88304-9608	Advertising	Medicare Supplement Insurance	Initial				46	88304-0908.pdf

SERFF Tracking Number: UNSA-125811213 State: Arkansas

Filing Company: USAA Life Insurance Company State Tracking Number: 40242

Company Tracking Number: UNSA-125811213

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Med Supp Advertisement Internet Screens 2008

Project Name/Number: Med Supp Advertisement Internet Screens 2008/

Form Schedule

Lead Form Number: 88303-0608

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	88303_0908	Advertising	Medicare Solutions	Initial		63	88303_0908.pdf
Filed	88304_0908	Advertising	Medicare Supplement Insurance	Initial		46	88304_0908.pdf



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Medicare Solutions

Help protect yourself from health care and prescription drug expenses with our Medicare Solutions.

NEED EXPERT HELP?

1-800-515-8687

Monday to Friday

7 a.m. to 8 p.m. CT



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Understanding Your Options Just Got Easier

We can help you understand your options to best meet your Medicare needs. Select from a range of Medicare solutions.



Medicare Supplement Insurance

Insurance that helps supplement the costs in Original Medicare

[▶ Learn More](#)



Medicare Advantage (Part C)

Medicare-approved plans that give you more benefits than Original Medicare

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Medicare Prescription Drug Plan (Part D)

Drug plans that offer affordable co-pays on generic and name brand drugs

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What is Medicare?

Medicare is a health insurance plan managed by the federal government for people age 65 and older or for certain disabled individuals. Original Medicare consists of two parts: Part A (hospitalization) and Part B (outpatient services).

While Medicare covers many health care services and supplies, there are some costs it doesn't cover. Coverage depends on what type and frequency of health care you need, and is subject to various deductibles, coinsurance and other out-of-pocket costs.

For added protection beyond Original Medicare, you can select from Medicare Supplements, Medicare Advantage (Part C) and Medicare Drug (Part D) Plans.

Your Options

We provide you with access to all three Medicare solution options:

- **Medicare Supplement Insurance** - Supplements your Medicare Part A and Part B by covering out-of-pocket costs, such as deductibles and co-payments.
- **Medicare Advantage (Medicare Part C)** - A Medicare-approved plan used instead of Original Medicare that generally has lower out-of-pocket expenses.
- **Medicare Prescription Drug Plan (Medicare Part D)** - Covers most of your prescription drug costs, up to a certain amount.

Why us?

- We can help you find the right Medicare solution by discussing the full range of options available to you.
- Our representatives are non-commissioned so your needs are top priority.
- For more than 20 years, USAA members have trusted us to solve their Medicare needs.

Don't wait. Help make sure you get the right products with the best coverage and price.

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Not connected with or endorsed by the United States government or the federal Medicare program.

This advertised policy includes exclusions, limitations and reductions.

Medicare supplement insurance by USAA Life Insurance Company, San Antonio, TX. Not available in MA, MN, NJ, NY, WI. Medicare supplement insurance and USAA Life Insurance Company are not associated with the federal Medicare Program.

In Maine, Medicare Supplement Insurance is offered to people who are entitled to Medicare benefits because of disability, regardless of age. In Colorado, Medicare Supplement plans are also offered to those qualified consumers under the age of 65. In Louisiana, Medicare Supplement Insurance is offered to people who are entitled to Medicare benefits because of disability, regardless of age. Maryland law requires that certain Medicare Supplement plans be made available to individuals that are under age 65 and are eligible for Medicare due to a disability.

Oklahoma Medicare Supplement Contracts Advertised: LIM24664-A 7-94, LIM24664-D 7-94, LIM24664-F 7-94, and LIM24664-G 7-94

USAA Life General Agency, Inc. (known as USAA Health and Life Insurance Agency in CA and NY) contracts with Humana Insurance Company to provide Medicare Prescription Drug and Medicare Advantage plans to USAA members. LGA representatives are salaried and receive no commissions, though LGA receives compensation.

Humana plans are offered by Humana Insurance Company, Louisville, KY, which is financially responsible for these products. No Humana company is an affiliate of USAA, and no USAA company is financially responsible for these products.

Medicare-approved PPO and PFFS plans available to anyone enrolled in both Part A and Part B of Medicare through age or disability. Copayment, service area, and benefit limitations may apply. You must continue to pay your Medicare-applicable premiums if not otherwise paid for by a third party. Enrollment period restrictions may apply, call for details.

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital must agree to accept the plan's terms and conditions prior to providing healthcare services to you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may not provide healthcare services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at: http://apps.humana.com/MedPlans_Provider/PFFSTermsAndConditions.



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▼ MEDICARE SOLUTIONS

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Medicare Supplement Insurance

Help Cover the Bills That Original Medicare Won't

- Choose your own doctors and hospitals.
- Get a quick turnaround – we process 93% of Medicare Part A and B claims within one day.¹
- Get expert advice from our representatives to help you make informed decisions.

NEED EXPERT HELP?

1-800-515-8687

Monday to Friday

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How It Works

Because Medicare is limited in its coverage, Medicare Supplement insurance can help cover extra costs that you pay out-of-pocket, such as:

- Deductibles
- Co-payments
- Costs greater than what Medicare covers

Medicare Supplement insurance is sold through private insurance companies and is subject to federal and state laws.

Who is eligible?

Anyone over the age of 65 who currently has Original Medicare (Part A and B) coverage is eligible to apply for a Medicare Supplement insurance policy. In some states, those under age 65 who have Medicare due to a disability may also be eligible.

Why USAA Life Insurance Company?

- We offer a range of Medicare options so you can find the right solution.
- Our representatives are non-commissioned so you'll get the most objective advice. Your needs are our top priority and we can explain your options, answer your questions and guide you toward a more secure future.
- For more than 20 years, USAA members have trusted our representatives to help solve their Medicare needs.

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⁴ Statistic current as of May 2007 per USAA claims department.

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Oklahoma Medicare Supplement Contracts Advertised: LIM24664-A 7-94, LIM24664-D 7-94, LIM24664-F 7-94, and LIM24664-G 7-94

88304_0908

M0006_GHA022FRR [KC0808]

C0006_GHA022FRR [KC0808]



<i>SERFF Tracking Number:</i>	<i>UNSA-125811213</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Med Supp Advertisement Internet Screens 2008</i>		
<i>Project Name/Number:</i>	<i>Med Supp Advertisement Internet Screens 2008/</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNSA-125811213</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40242</i>
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<i>Product Name:</i>	<i>Med Supp Advertisement Internet Screens 2008</i>		
<i>Project Name/Number:</i>	<i>Med Supp Advertisement Internet Screens 2008/</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Medicare Solutions	10/02/2008	88303-0908.pdf
No original date	Form	Medicare Supplement Insurance	10/02/2008	88304-0908.pdf
No original date	Form	Medicare Solutions	09/11/2008	88303-0608.pdf
No original date	Form	Medicare Supplement Insurance	09/11/2008	88304-0608.pdf



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Insurance that helps supplement the costs in Original Medicare

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Medicare Advantage (Part C)

Medicare-approved plans that give you more benefits than Original Medicare

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Medicare Prescription Drug Plan (Part D)

Drug plans that offer affordable co-pays on generic and name brand drugs

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- For more than 20 years, USAA members have trusted us to solve their Medicare needs.

Don't wait. Help make sure you get the right products with the best coverage and price.

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Medicare-approved PPO and PFFS plans available to anyone enrolled in both Part A and Part B of Medicare through age or disability. Copayment, service area, and benefit limitations may apply. You must continue to pay your Medicare-applicable premiums if not otherwise paid for by a third party. Enrollment period restrictions may apply, call for details.

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital must agree to accept the plan's terms and conditions prior to providing healthcare services to you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may not provide healthcare services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at: http://apps.humana.com/MedPlans_Provider/PFFSTermsAndConditions.



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▶ ANNUITIES

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▶ LONG TERM CARE

Medicare Supplement Insurance

Help Cover the Bills That Original Medicare Won't

- Choose your own doctors and hospitals.
- Get a quick turnaround – we process 93% of Medicare Part A and B claims within one day.¹
- Get expert advice from our representatives to help you make informed decisions.

NEED EXPERT HELP?

1-800-515-8687

Monday to Friday

7 a.m. to 8 p.m. CT

☎ For TTY device, dial 711

How It Works

Because Medicare is limited in its coverage, Medicare Supplement insurance can help cover extra costs that you pay out-of-pocket, such as:

- Deductibles
- Co-payments
- Costs greater than what Medicare covers

Medicare Supplement insurance is sold through private insurance companies and is subject to federal and state laws.

Who is eligible?

Anyone over the age of 65 who currently has Original Medicare (Part A and B) coverage is eligible to apply for a Medicare Supplement insurance policy. In some states, those under age 65 who have Medicare due to a disability may also be eligible.

Why USAA Life Insurance Company?

- We offer a range of Medicare options so you can find the right solution.
- Our representatives are non-commissioned so you'll get the most objective advice. Your needs are our top priority and we can explain your options, answer your questions and guide you toward a more secure future.
- For more than 20 years, USAA members have trusted our representatives to help solve their Medicare needs.

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⁴ Statistic current as of May 2007 per USAA claims department.

Not connected with or endorsed by the United States government or the federal Medicare program.

This advertised policy includes exclusions, limitations and reductions.

Medicare supplement insurance by USAA Life Insurance Company, San Antonio, TX. Not available in MA, MN, NJ, NY, WI. Medicare supplement insurance and USAA Life Insurance Company are not associated with the federal Medicare Program.

In Maine, Medicare Supplement Insurance is offered to people who are entitled to Medicare benefits because of disability, regardless of age. In Colorado, Medicare Supplement plans are also offered to those qualified consumers under the age of 65. In Louisiana, Medicare Supplement Insurance is offered to people who are entitled to Medicare benefits because of disability, regardless of age. Maryland law requires that certain Medicare Supplement plans be made available to individuals that are under age 65 and are eligible for Medicare due to a disability.

Oklahoma Medicare Supplement Contracts Advertised: LIM24664-A 7-94, LIM24664-D 7-94, LIM24664-F 7-94, and LIM24664-G 7-94

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Medicare Solutions

Help protect yourself from health care and prescription drug expenses with our Medicare Solutions.

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Understanding Your Options Just Got Easier

We can help you understand your options to best meet your Medicare needs. Select from a range of Medicare solutions.



Medicare Supplement Insurance

Insurance that helps supplement the costs in Original Medicare

 [Learn More](#)



Medicare Advantage (Part C)

Medicare-approved plans that give you more benefits than Original Medicare

 [Learn More](#)



Medicare Prescription Drug Plan (Part D)

Drug plans that offer affordable co-pays on generic and name brand drugs

 [Learn More](#)

What is Medicare?

Medicare is a health insurance plan managed by the federal government for people age 65 and older or for certain disabled individuals. Original Medicare consists of two parts: Part A (hospitalization) and Part B (outpatient services).

While Medicare covers many health care services and supplies, there are some costs it doesn't cover. Coverage depends on what type and frequency of health care you need, and is subject to various deductibles, coinsurance and other out-of-pocket costs.

For added protection beyond Original Medicare, you can select from Medicare Supplements, Medicare Advantage (Part C) and Medicare Drug (Part D) Plans.

Your Options

We provide you with access to all three Medicare solution options:

- **Medicare Supplement Insurance** - Supplements your Medicare Part A and Part B by covering out-of-pocket costs, such as deductibles and co-payments.
- **Medicare Advantage (Medicare Part C)** - A Medicare-approved plan used instead of Original Medicare that generally has lower out-of-pocket expenses.
- **Medicare Prescription Drug Plan (Medicare Part D)** - Covers most of your prescription drug costs, up to a certain amount.

Why us?

- We can help you find the right Medicare solution by discussing the full range of options available to you.
- Our representatives are non-commissioned so your needs are top priority.
- For more than 20 years, USAA members have trusted us to solve their Medicare needs.

Don't wait. Help make sure you get the right products with the best coverage and price.

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USAA Life General Agency, Inc. (known as USAA Health and Life Insurance Agency in CA and NY) contracts with Humana Insurance Company to provide Medicare Prescription Drug and Medicare Advantage plans to USAA members. LGA representatives are salaried and receive no commissions, though LGA receives compensation.

Humana plans are offered by Humana Insurance Company, Louisville, KY, which is financially responsible for these products. No Humana company is an affiliate of USAA, and no USAA company is financially responsible for these products.

Medicare-approved PPO and PFFS plans available to anyone enrolled in both Part A and Part B of Medicare through age or disability. Copayment, service area, and benefit limitations may apply. You must continue to pay your Medicare-applicable premiums if not otherwise paid for by a third party. Enrollment period restrictions may apply, call for details.

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital must agree to accept the plan's terms and conditions prior to providing healthcare services to you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may not provide healthcare services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at: http://apps.humana.com/MedPlans_Provider/PFFSTermsAndConditions.

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